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PACIFIC COAST NUMISMATIC SOCIETY

• Founded 1915 •

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CALENDAR OF COMING EVENTS

October 27, 1993, Wednesday at 8:00 PM

San Francisco Brothel Tokens & Houses, 1897-1917

SPEAKER: JERRY F. SCHIMMEL

November 24, 1993, Wednesday at 8:00 PM

More Than You Ever Wanted to Know about Tibet & Its Coinage

SPEAKER: CALVIN J. ROGERS

December 22, 1993, Wednesday at 8:00 PM

Annual Holiday Party!

ELECTION OF OFFICERS AND PARTY. BRING GOODIES!

Monthly meetings are held on the 4TH Wednesday of each month at

The Knights of Columbus Hall in San Francisco

2800 Taraval Avenue (1 BLOCK WEST OF SUNSET). Guests are invited.

MESSAGE FROM THE PRESIDENT

By **PAUL D. HOLTZMAN**

PCNS members enjoy wide-ranging (and far-ranging) interests in numismatics. This month we point with pride to two publishing events of special value to exonumists—the specialists in the study of medals and tokens..

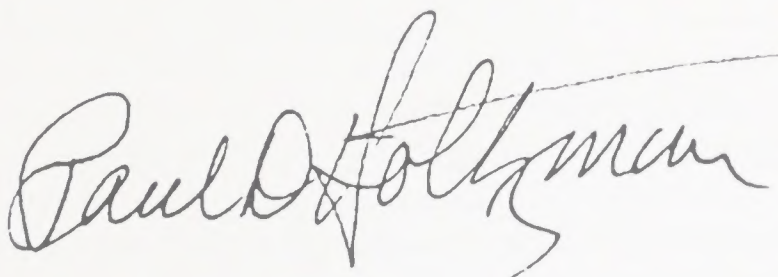
First is this special issue of the *Journal* featuring a lengthy article by **Bob Chandler** on the official medals produced by the Wells Fargo Bank over the years. Many members are not aware that one of the current members of PCNS of longest-standing is the History Department of Wells Fargo Bank—since 1946.

By action of the PCNS Board of Governors, extra copies of this special issue of the *Journal* are being printed and made available to the numismatic public at a price of \$4.00 per copy, postpaid. To purchase copies, make checks payable to PCNS and write to:

The PCNS Journal
P. O. Box 40888
San Francisco, CA 94140

Next month, PCNS will publish its first monograph: *The Old Streets of San Francisco; Early Street Names on Some Brass Tokens*. The author is the longtime *Journal* columnist on "San Francisco Through Its Exonumia" and current Editor of the *Journal*, **Jerry F. Schimmel**. It is a detailed and delightful chronicle of the merchants, bars, dance halls and brothels of another era in one of the world's most colorful cities. And it reports history that would be lost but for the legends on those little checks and tokens. PCNS members will all receive this monograph when it is published.

Finally, I have a message of appreciation for the privilege of serving as the PCNS President for these two years. There have been challenges and achievements. But most of all there has been a special kind of fellowship and a constant process of learning in the field of numismatics—and beyond.



LETTER TO THE EDITOR

Thank you for the interesting observations on *Latin American Tokens* expressed in your review in the July 1993 *PCNS Journal*. They received my close scrutiny.

Obviously you scrutinized the column's pages closely, as your dissertation exhibits more attention to detail than most critiques of the work I've seen in several languages.

I do wish you had been one of those who offered help in the compilation. Perhaps it might then have measured up to your standards.

LAT is the precursor for separate works on Mexico, West Indies-Central America and South America, each of which is well under way. Not too late to join in if you're of a mind to do so. Your input would be welcomed.

On Thursday, July 19, LAT received two major literary awards at the Baltimore ANA. It took the Gold Exonumia Cataloging Award of TAMS and the Best Specialized Book, Tokens and Medals, Plaque of NLG. Interestingly, several California dealers at ANA commented that my pricing structure was low enough to use as a buying guide.

Your two full pages of penetrating review adds to the elation, of course. Cordially,

Russell Rulau
Iola, Wisconsin

ADVERTISING SCHEDULE

Ad Size	Inches	Per Issue	4 Issues
Full Page	4.5 x 7.5	\$40	\$120
Half Page	4.5 x 3.5	20	60
Quarter Page	4.5 x 1.35	10	30

All copy should be camera-ready. Checks should be payable to Pacific Coast Numismatic Society. Send copy with instructions and checks to: PCNS Journal, P.O. Box 40888, San Francisco, CA 94140. Ads must be pre-paid, and copy must arrive at least 30 days before the issue date.

PCNS historian David Lange says that Wells Fargo Bank is the second oldest member of the Society. It is therefore appropriate for Bob Chandler, the bank's Historical Officer, to have prepared this erudite account of his employer's numismatic memorabilia.

WELLS FARGO MEDALS

By Robert J. Chandler

WELLS FARGO & COMPANY, the holding company for Wells Fargo Bank, The Oldest Bank in the West, has a legendary name. On March 18, 1852, entrepreneurs Henry Wells, William George Fargo, and others gathered in New York City to form a banking and express company to serve Gold Rush Californians. Wells, Fargo & Company opened for business on Montgomery Street in San Francisco on July 13, 1852, at virtually the site of today's corporate headquarters.

Miners and merchants quickly made the new firm a success. Wells Fargo's branch banks throughout the mines bought gold, sold drafts payable in the east, and safeguarded funds. The company's rapid express transported most of the gold and silver produced in the West, while its Letter Express handled about two-thirds of the mail within California.

The 1860s brought further ventures. For six months in 1861, Wells Fargo ran the famed Pony Express. Later in the decade, the company owned and operated the world's largest stagecoach line. Its stages ran from California to Nebraska and north into Idaho and Montana. By 1888, Wells Fargo reached New York City by railroad, becoming the first express to offer "Ocean to Ocean" service. An eastern traveler concluded that Wells Fargo was "the Ready Companion of civilization."

The company was proud of its past. "The name and fame of Wells, Fargo & Company have long been familiar," it declared in a historical display at Chicago's 1893 Columbian Exposition, and in 1902, it issued a medal celebrating fifty years. After the bank separated from the express in 1905, this same affection for the past continued. Wells Fargo Nevada National Bank participated in the first re-enactment of the Pony Express in August-September 1923, and in 1927, the bank established a historical museum. Since 1970, Wells Fargo Bank has found numerous occasions to celebrate its history.

WF 1: 1892 Columbian Souvenir Half Dollar

To commemorate the 400th anniversary of the arrival of Christopher Columbus in the New World, in 1893, Wells Fargo President John J. Valentine presented each employee with an 1892 Columbian half-dollar coin. At this time, the company had 6,000 employees and 2,800 offices.

"Wishing to aid in perpetuating a pleasant recollection of the great commemorative event of the present year," Valentine wrote on January 2, 1893, "and to secure at the same time a little remembrance of our friendly interest in you individually, in appreciation of your faithful services, we have arranged to present each employee a specimen of the Souvenir Coin, of which

the government at Washington has coined five millions (actually 950,000 in 1892; 1.5 million in 1993) to promote the success of the celebration."

"Please apply for one in writing," Valentine asked. Agents wrote to one of eighteen division and district superintendents in behalf of themselves and their employees, while messengers and others addressed the thirty-eight route agents.

A cardboard holder, 4 by 2¼ inches held these 50-cent coins, which were "A Keepsake from Wells, Fargo & Company in Token of Regard and in appreciation of faithful service." The individually addressed envelopes stated these Columbian Souvenir Coins had the "Value—\$1.00"

WF 2: 1902 Semicentennial Medal

Wells Fargo celebrated its 50th anniversary on March 18, 1902, with a silver medal. Employees with a year's service, about 5,000 of the firm's 10,000 employees, were eligible to receive one. They were, as President Dudley Evans explained in a circular dated March 1, "a token of the company's appreciation of their zeal and fidelity to its interests."

Former President John J. Valentine, who had 40 years service before his death in December 1901, had designed both faces of the medal with "typical representations" of the Company's reputation for "Fidelity." On one side, a shotgun messenger and Pony Express rider defended the express against attack. A banner above the legend reads "Wells Fargo & Company." On the other side, various means of transportation and communication speed Wells, Fargo & Co's express and banking business. A centered banner proclaims "1852 March 18th 1902." Above a fist holding lightening bolts is "Express and Banking," at the bottom, "Fidelity."

Employees received the 1½ inch medals in a maroon/purplish box with rounded corners, 2½ inches, by ¾ inch. Inside, the medal rested on blue silk. Printed on the inside box top in gold letters was: "WELLS FARGO & COMPANY/ March 18th 1852/March 18th 1902." The bank struck one example in gold for messenger Charles F. Charles, who, on October 23, 1901, defended his railroad express car against dynamite-throwing train robbers near Portland, Oregon.

(Note: There are facsimile reproductions of the silver medal on the market.)

WF 3a, b & c: 1923 Pony Express Re-Enactment Medals:

In 1923 the Pony Express Memorial Association, headed by former California Senator James D. Phelan, sponsored a re-enactment to beat a record of seven days and 17 hours set in 1861 carrying President Abraham Lincoln's Inaugural Address to California. The original proposal called for an Army team to race civilians across country for the entire event, but only the general commanding units in California gave the required approval. On May 14, Wells Fargo Nevada National Bank announced it would present a small gold medal to each of the expected participants on the winning team.

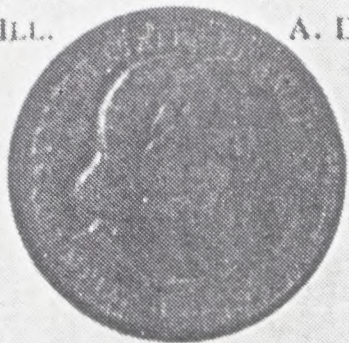
At 10 A.M. on August 31, 1923, President Calvin Coolidge tapped a gold telegraph key in the White House signaling the start of the race from St. Joseph, Missouri. Fifty relay riders raced against the clock carrying messages from the President and eastern governors to the western governors and people.

At the California border, William S. Tevis, Jr., a grandson of Wells Fargo

COLUMBIAN SOUVENIR COIN, 1892.

Commemorative of the World's Columbian Exposition at
CHICAGO, ILL. A. D. 1893.

Presented to



the Employés of

WELLS, FARGO & COMPANY.

A KEEPSAKE

From Wells, Fargo & Company,

IN : TOKEN



OF : REGARD

And in appreciation of faithful services.

JOHN J. VALENTINE,

PRESIDENT.

VALUE \$1.00.

Columbian Souvenir Coin—1892...

FOR

Mr. Homer S. King

Manager WELLS, FARGO & COMPANY'S BANK

AT San Francisco

With Compliments of
W., F. & Co.

OPEN AT THE END

Wf 1: 1892 Columbian Souvenir Half Dollar

President Lloyd Tevis, picked up the mail to set a record racing 260 miles to the finish line at Tanforan Race Track near Burlingame. Riding against him was Major C.P. Chandler's (no relation to the author) crack detachment from the 11th Cavalry stationed in Monterey. Tevis changed mounts every ten miles, but the Army cavalymen set the pace. The lead went back and forth until an exhausted Tevis crossed the finish line on September 9, Admission Day. He took 13 hours and 58 minutes from the state line. Lieutenant Solomon L. Lipman was only ten minutes behind. The civilian riders came through from St. Joseph to San Francisco in 158 hours, beating the 1861 record by 42 hours.

On September 5, 1923, the bank advertised bronze replicas of the gold medals for those who opened interest bearing time accounts before September 14. A low sum of \$1 was the only requirement. The accompanying card read, "Bronze replica of the gold medal awarded by Wells Fargo Nevada National Bank of San Francisco to the members of the winning team in the Pony Express Race, St. Joseph, Missouri to San Francisco, California, September 1st to 10th, 1923." (Actually, August 31-September 9, 1923).

The 1-inch medals show a Pony Express rider in *bas relief* and read: "Pony Express Race 1923 / St. Joseph; Mo: to San Francisco Cal." The reverse of the bronze version was flat and incised with "Wells Fargo / Nevada / National / Bank / of / San Francisco / 'Since 1852'." A soldered ring and link at the top allowed it to be used as a watch fob. Maynard Dixon, "the celebrated Western artist," was the designer.

The vice president of an 1923 advertising agency gave the bank's historical collection a silver specimen with the word "Sterling" on the reverse below the main legend. Perhaps Pony Express Memorial Association members received these, but no records explain its presence. The bank's single gold specimen reads "Presented To / Charles Tipton" at the top of the reverse. The remaining space bears wording as the others, but lacking "Since 1852."

WF 4: 1972 Franklin Mint Silver Ingot:

In 1970, the Franklin Mint of Franklin Center, Pennsylvania, began producing collections of sterling silver ingots (.925 fine). Each ingot was 1,000 grains, or about 2.1 troy ounces. The mint's first series represented one bank from each of the fifty states. Collectors could order complete proof sets through the American Express Company.

Wells Fargo Bank became part of the 1972 series, and ordered a "limited supply" of the 1¾ by ¾ by ¼ inch ingots bearing its name. They came in blue boxes, 3 by 2¼ by 1 inch. Inside, the silver bar rested on pale blue velvet. The white silk top had "The Franklin Mint" in gold. On May 26, 1972, Wells Fargo Bank offered the ingots for sale. The employee price was \$9.50, while customers paid \$12.50. By August 2, all were sold.

The obverse had inside an oval a Concord Stagecoach and "WELLS FARGO BANK" and "Since 1852 / San Francisco, California." Outside the oval was "1972" and a "5," indicating California is the fifth state alphabetically. The reverse bears a standard design: A bust of Franklin, with the writing, "The Franklin Mint / Guaranteed 1000 Grains / Solid Sterling Silver / Franklin Center, Pa."



WF 2: 1902 Semicentennial Medal



WF 3: 1923 Pony Express Re-enactment Medals



WF 4: 1972 Franklin Mint Silver Ingot



WF 5: 1974 Commercial Banking Advertising Medals

WF 5, a, b, c, d & e: 1974 Commercial Banking Advertising Medals:

In 1972, the company's Retail Banking Group set up pilot Commercial Banking Centers to serve the "middle market." The first was in Los Angeles and San Francisco followed. Three other divisions had centers tied in with retail branch offices.

On September 9, 1974, the Commercial Banking unit cast a silver-finish white metal reproduction of the 1902 medal (coach and Indian side only) to remind "growing companies" that "we've been solving business problems for a long time, and, we haven't forgotten how."

Manager James W. Duncannon told customers, "We hope that it will serve as a reminder that Wells Fargo Bank is just as much a part of Western Business today as it was a century ago...and very much interested in *your* company's growth." The 1½ inch coins were embedded in a padded 9 by 4 inch cardboard holder printed with historical background and an advertising message.

The reverse of the medals state around the border, "Wells Fargo Bank / Means Business." The words "Commercial Bank Center" are at the bottom. Each has the telephone number of one of the five centers in its middle. Four examined had the following phone numbers:

- a. (209) 268-4011, Ext. 25 (for Fresno)
- b. [Los Angeles not seen: Probably (213) 550-2211]
- c. (916) 440-4283 (for Sacramento)
- d. (414) 343-1126 (for San Francisco)
- e. (408) 277-6595 (for San Jose)

WF 6: 1977 Anniversary Medal:

In 1976, Wells Fargo & Company had the Medallic Art Company of Danbury, Connecticut, strike 2,250 three-inch bronze medals to celebrate its 125th anniversary in 1977. These were a Christmastime Corporate Gift for good customers. 1,500 were set in blue felt and placed in 4¼ by 3¼ by 1½ inch black boxes. The other 750 were embedded in Lucite.

Commercial artist Joe Ferrara of Hamden, Connecticut, created the design for a Winchester rifle commemorating Wells Fargo's 125th anniversary. Winchester asked the Medallic Art Company to strike 23,000 1½ inch medals in nickel-silver, oxidized bronze, which it embedded in the rifle stocks. Sculptor Joseph DeLorenzo executed the *bas relief*.

Liking the appearance of the medal, Wells Fargo Bank then used this design for its Corporate Gift, but enlarged it to three inches. "Your medallion has been distributed only as a gift," the brochure announced, and furthermore, "Dies used have been destroyed to protect this special memento's uniqueness."

The obverse of this medal with an "antiqued" or "oxidized" finish, shows a six-horse hitch and stagecoach with the legend, "Wells Fargo & Co./1852-1877/125 Years." The reverse declares, in capital letters, "Commemorating / the Founding of / Wells Fargo & Company / March 18, 1852 / And the Commencement of its Banking and Express Business / in July of 1852 on Montgomery Street, / San Francisco."

By error, some of the individual Wells Fargo Bank medals were marked "Sample," and "© Medallic Art Co., Danbury CT—Bronze" on their edges. Wells



Wf 6: 1977 Anniversary Medal

Fargo returned 6 of those in Lucite and 489 others to have them re-edged correctly, "2250 Minted © 1976 W.F. & Co."

WF 7, a, b, c, & d: 1980 Commercial Banking's Financial Frontier Medals: Perhaps with the aid of its 1974 medals, the company's Commercial Banking Unit flourished and, in 1976, became a Division. In December 1979, launched a direct mail campaign, "The Financial Frontier: A Wells Fargo Commemorative Series." The purpose was straight forward: "In the spirit of our commitment to the growth of business and finance in the West, the Commercial Banking Centers (San Francisco, San Jose, Sacramento, Fresno, Los Angeles, and Newport Beach) of Wells Fargo work exclusively with small to medium-sized companies—firms which make up the real backbone of our economy." These bankers concluded, "Wells Fargo means business." Four different bronze medals were prepared as a part of the new effort.

Before the last two medals of this series were presented on July 1, 1980 Commercial Banking had expanded from a Division to a Group with fourteen offices in San Francisco, Oakland, San Jose, Sacramento, Fresno, Beverly Hills, El Monte, Los Angeles, San Diego, Long Beach, Newport Beach (2), Santa Ana and Woodland Hills.

The initial offering of these four medals was through a lavishly-illustrated twelve page, 8½ by 11 inch invitation describing the four medal set:

A Wells Fargo commemorative series is being made available by special invitation to executive officers of selected firms in the Western business community. Each set will be minted to order and registered in the recipients name.

Marie C. Fox's Sales Promotion Department supervised the design. Preliminary proofs were struck in lead, bronze, and silver, and the final proofs on February 28, 1980. Beginning in March, and for three quarters thereafter, in June, September and December, a Commercial Banking Officer appeared with a new medal. It was in a black cardboard holder, with white lettering, measuring 5 by 2¾ and ⅞ inches. A cover letter explained Commercial Banking flexibility.

The first medal (a) was 1½ inches wide with 12 sides. It portrayed Company founders Henry Wells and William G. Fargo. The second (b), 1½ inches round, presented the railroad side of the 1902 medal. The third (c), an oval 1⅞ by 1⅞ inches, showed "Wells Fargo's Gold Boat," the Sacramento River steamboat *Antelope*. The last (d), a 1½ inch octagon, illustrated the famed green Wells Fargo treasure box. The reverse of all four depicted a Wells Fargo Concord stagecoach and motto, "Wells Fargo Means Business." To show off these medals, the Bank supplied "a handsome walnut display plaque," 10½ by 3½ by ¼ inches.

WF 8a, b, & c: 1981 RailFair/ Collectibles Medals:

In 1981, Wells Fargo Collectibles, headed by Stefan O. Schomaker in the Bank's Consumer Marketing Department, offered "The Exclusive New Wells Fargo/ Railroad Gold Coin." Designed by Santa Barbara commercial artist Mike Dolas, it was one-tenth troy ounce of 14 karat gold. (However, none were available to study for this article.)

This medal commemorated "the special association between Wells Fargo



7a.



7b.



7c.



7d.

Wf 7: 1980 Commercial Banking's Financial Frontier Medals

& Company and the nation's railroads." Furthermore, stated a brochure, "The first coins minted have been reserved for sale at the Rail Fair, and will have a distinctive smooth edge." The Rail Fair held in Sacramento from May 2 to 10, 1981, celebrated the opening of the California State Railroad Museum.

"The Wells Fargo/Railroad Gold Coin may be purchased (for \$125) at Wells Fargo Bank's Old Sacramento Agency, 1000 Second Street at J Street," a flyer declared, adding, "Mail Order forms also available." The Agency is now the bank's Old Sacramento History Museum.

Additionally, the Collectibles program produced a 19¼ by 30 inches multicolored poster, "Ocean to Ocean: The Railroads and Wells Fargo." Artist Ray Ward composed a collage with 34 photographs and railroad memorabilia identified with a printed key. The obverse of the medal, enlarged to 5½ inches, was in the center, while the reverse, at only 2½ inches, showed in the lower left.

The medals came in custom black velvet jewelers boxes. Smooth-edged ones fit better into removable bezels, which the Collectibles program also offered, along with 18-inch gold chains. Wells Fargo Collectibles also provided ones with reeded edges, and later struck the medal in silver. Each had the fineness marked under the coach by the front wheel, "14K" for gold and "925" for silver.

The medals fluctuated with the price of gold, rising to \$130 and \$140. The silver ones sold for \$60. When the Collectibles program ended in April 1983, the prices became \$79 for the gold and \$29 for the silver.

The obverse of these ¾ inch coins shows the Central Pacific Railroad engine "Jupiter," Number 60, head on, and the date "1869." It met the Union Pacific representative at Promontory, Utah, on May 10, 1869, completing the transcontinental railroad. Around the edge is "Wells Fargo/ Ocean to Ocean."

The reverse depicts a stagecoach and the date "1852." Around the edge is "Wells Fargo/ From Coast to Coast."

WF 9: 1989 Folsom Office Medal:

On January 7, 1989, Wells Fargo Bank celebrated the opening of a branch in Folsom at Commonwealth Square, 705 East Bidwell Street, with a special 1½ inch bronze medal designed by Earl Butler. "Open a new \$500 checking account by January 31, and become a charter member of our Folsom office," a flyer declared. "You'll receive a special limited-edition bronze commemorative coin that depicts Wells Fargo and Folsom's rich history."

The medal came in a three inch clear plastic box. A romance card explained, "This commemorative coin, with its design based on a famous Thompson & West lithograph, is one of a limited edition of 990 which recalls that in 1856 Folsom was founded, served as the terminus of the very first railroad in California and got its initial Wells Fargo office."

The obverse depicts the Sacramento Valley Railroad taken from the illustration of the "Residence of James Cornell," by page 33 in Thompson & West's 1880 *History of Sacramento County*. In banners at top and bottom, it reads "1856" and "Folsom, California." The reverse depicts the Concord stagecoach in the Wells Fargo History Museum in San Francisco, with laurel branches and the words "Wells Fargo & Company."



Wf 8: 1981 RailFair/Collectibles Medal



Wf 9: 1989 Jolsom Office Medal



Wf 10: 1990 American National Bank Medal

WF 10: 1990 American National Bank Medal:

In June 1990, Wells Fargo bank produced another Butler- designed medal struck in an edition of 1,800. It commemorated Wells Fargo's merger on April 1, with the American National Bank, which had opened in Bakersfield in 1961. The medal was encased in a plastic holder, and set on maroon felt in a black 2½ inch square, by 1 inch box.

The obverse shows the 1858-1861 Overland Mail Route on which a seven localities where the American National Bank had a significant presence. They were Modesto, Merced, Fresno, Visalia, Bakersfield, Antelope Valley and San Bernardino. The wealth of the Great Central Valley appears to the right of the map as a wheat sheaf, cow, oil well, chicken, turkey and sheep. To the left, are a pig, cotton boll and grape cluster. The American National Bank name and logo appear at the bottom. The reverse is identical to that of the Folsom medal.

SUMMARY OF SPECIFICATIONS FOR EACH MEDAL

(Dimensions given below in millimeters correspond to inch measurements in the text.)

WF 1: 1892 Columbian Souvenir Half Dollar

Metal: Silver

Designer: Charles Barber (bust of Columbus), George Morgan (ship *Santa Maria* over two hemispheres)

Dimensions: (Coin) 30 mm round, (Package): 103 mm x 56 mm

Packaged: 6,000

WF 2: 1902 Semicentennial Medal

Metal: Silver

Designer: John J. Valentine

Dimensions: 39.5 mm round

Mintage: 5,000

WF 3, a-c: 1923 Pony Express Re-Enactment Medals

Metal: (a) Gold
(b) Bronze
(c) Sterling Silver

Designer: Maynard Dixon

Dimensions: 24 mm round

Mintage: (a) 50 [?]
(b) 250 [?]
(c) Unknown

WF 4: 1972 Franklin Mint Silver Ingot

Metal: Sterling Silver (.925) 2.083 oz.

Designer: The Franklin Mint

Dimensions: 45 x 23 x 7 mm rectangular

Mintage: 8,014 sets

The number of individual ingots distributed by Wells Fargo is not known.



ENLARGED, actual size about one
inch in diameter

Open a Time Account and get A Pony Express Medal

The medal is a *bronze replica* of the gold medals to be presented by this bank to riders in the Pony Express race. It is a handsome pocket-piece and souvenir of the Pony Express celebration.

Given to everyone opening an *Interest-Bearing Time Account* in next eight banking days (ending September 13). Funds earn four per cent interest compounded semi-annually and are subject to the usual withdrawal privilege. *Accounts may be started with \$1.*

Your Savings Grow in a Time Account.

Wells Fargo Nevada
National Bank
of San Francisco

"Since 1852"

Market at Montgomery

1923 Ad for Bronze Pony Express Medal

WF 5a-e: 1974 Commercial Banking Advertising Medals

Metal: cast white metal
Designers: Obverse by Valentine (taken from the 1902 medal)
Reverses: Unknown
Dimensions: 39.5 mm
Mintage: Unknown

WF 6: 1977 125th Anniversary Medal

Metal: Bronze
Designer: Joe Ferrara
Sculptor: Joseph DeLorenzo
Producer: Medallic Art Company, Danbury, CT
Dimensions: 71 mm round
Mintage: 2,250

WF 7 (a-d): 1980 Commercial Banking's Financial Frontier Medals

Metal: Bronze
Dimensions: a) 39 mm, 12-sided
b: 44.5 x 37 mm oval
c: 40 mm octagonal
d: 39 mm round
Mintage: Unknown

WF 8 (a-c): 1981 Rail Fair/Collectibles Medals

Metal: (a) 14K Gold, smooth edge
(b) 14K Gold, reeded edge
(c) Sterling Silver (.925)

Designer: Mike Dolas
Dimensions: 18 mm round
Mintage: Unknown

WF 9: 1989 Folsom Medal

Metal: Bronze
Designer: Earl Butler
Dimensions: 39 mm round
Mintage: 990

WF 10: 1990 American National Bank Medal

Metal: Bronze
Designer: Earl Butler
Dimensions: 39 mm round
Mintage: 1,800



1923 Time Account Book for Wm Hickson, Austin, Nevada



*1977 Anniversary Medal
with case and romance card*

THE SYNGRAPHICS SCENE

BY KEN BARR.

First Charter Period National Bank Notes, Part 2

In a previous column (Issue 31, April 1992), the purposes, defining act, denominations and formats of First Charter Period national bank notes were discussed, as well as descriptions of the \$1 and \$2 denomination notes. This column continues with descriptions of the larger denomination notes and information particular to them.

The \$5 note continued the theme of historically important vignettes. Two such appear on the face of the note, entitled "Columbus in Sight of Land" and "American Presented to the Old World." "The Landing of Columbus" is prominent on the back. Charles Fenton designed, and Louis Delnoce engraved both face vignettes, while James Bannister, Louis Delnoce and Walter Shirlaw each engraved the back vignettes based on a painting by John Vanderlyn. An unusual variety of this denomination exists with the bank charter number engraved on the plate itself (rather than being overprinted in red by a separate process). Only eight banks have been reported with this variety, described as "black charter numbers," since the engraved number was printed in black. All eight were issued around 1875, so other notes in the charter range of 1830-2141 may have been issued as well but have not surfaced.

The \$10 denomination was another of the "scandalous" issues of that period. The front shows uncovered breasts in the vignette "America Seizing Lightning," designed by Theodore A. Liebler and engraved by Charles K. Burt. The other vignettes, "Franklin and Electricity 1752," by Alfred Jones and Louis Delnoce, and "DeSoto Discovering the Mississippi," engraved by F. Girsch, did not receive as much attention.

The \$20 denomination is much less encountered than the lower denominations, hence many syngraphists are unfamiliar with the "Battle of Lexington" by Louis Delnoce and "Loyalty" by Alfred Jones on the face of the note, nor the "Baptism of Pocahontas" designed by John G. Chapman and engraved by Charles Burt on the back.

The scarce \$50 denomination depicts "Washington Crossing the Delaware" by Alfred Jones and "Prayer for Victory" by Louis Delnoce on the face. "Embarkation of the Pilgrims," designed by R. W. Wier and engraved by W. W. Rice, was placed on the back.

The rare \$100 denomination features "The Battle of Lake Erie," designed by W. H. Powell and engraved by Louis Delnoce. "Union," engraved by James Bannister, is on its face. John Trumbull's "The Signing of the Declaration of Independence" was engraved by Frederick Girsch for the other side.

The extremely rare (three known at present) \$500 denomination shows "Civilization" by J. D. Smillie and "Arrival of the Sirius" on the face. Trumbull's "The Surrender of General Burgoyne to General Gates at Saratoga" by Girsch is on the back.

The *undiscovered* \$1000 denomination (no circulating examples known

at present) is known from proofs to depict John Trumbull's painting "General Scott's Entrance into Mexico," engraved by Jones and Smillie. Smillie's engraving of the United States Capitol is on the face. The back features "Washington Resigning His Commission," engraved by Delnoce and Girsch from another Trumbull painting.

Unfortunately for syngraphists, most of the larger denomination First Charter Period nationals are either totally unavailable or prohibitively expensive to collect. Even more unfortunate is the fact that the engraving, printing and "bank serial number" numbering of these notes was performed by private companies in New York (American, National and Continental Bank Note companies) rather than the Bureau of Engraving and Printing. These firms provided printed sheets to the BEP, which was then responsible for overprinting the Treasury seal and serial number. This makes it highly unlikely that the Bureau will reproduce these notes on a souvenir card, even though the original face plates were turned over to them in 1875, and the BEP continued to print notes from these plates throughout the remainder of the First Charter period. The face of the series 1882 \$10 was indeed used for a souvenir card in 1985, showing the American Bank Note Company name in the lower border, but no other early national note has been similarly produced.

Readers interested in examples of these notes are referred to Hessler, Hickman and Oakes, or Friedberg in the references below. All three works illustrate the notes mentioned.

References and Suggestions for Further Reading:

Gene Hessler, *The Comprehensive Catalog of U. S. Paper Money*, BNR Press

Gene Hessler, *U. S. Essay, Proof and Specimen Notes*, BNR Press

John Hickman and Dean Oakes, *The Standard Catalog of National Bank Notes*, Krause Publications

Robert Friedberg, *Paper Money of the United States*, The Coin and Currency Institute

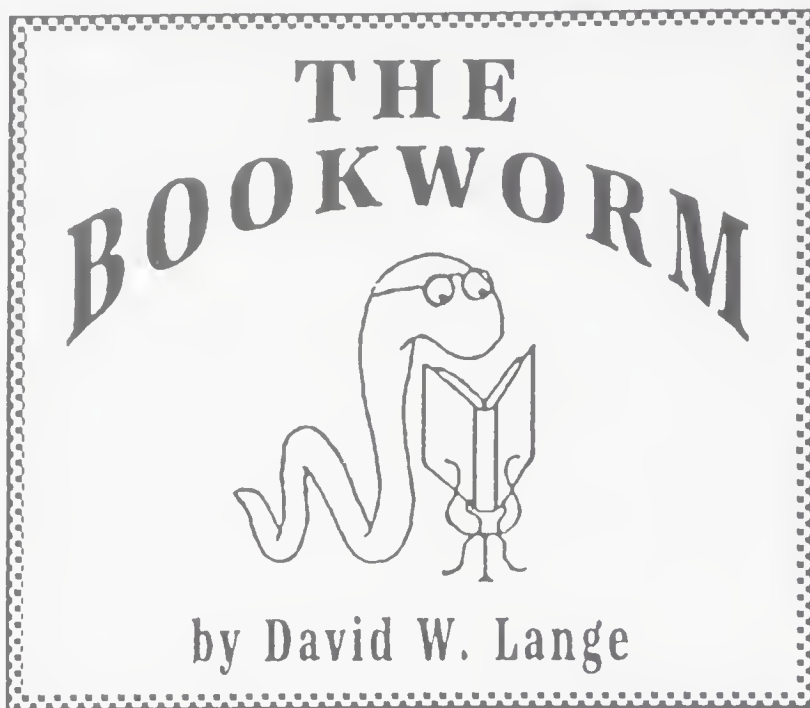


ALL THAT GLITTERS

The desk sergeant head the complaint of O.M. Clark one Wednesday in February 1854. Some enterprising San Francisco shopkeeper had taken money from him under false pretenses. Clark paid for some goods with a \$20 gold piece and was given what looked like a \$10 gold piece with his change.

When he plonked the tenner on the bar at the corner saloon, which happened to have brighter lamps, he saw the expected head of Liberty with a halo of stars, but for the first time noticed words "E. Lyon, 424 Broadway, New York." When he turned the coin over, the eagle, just like the one on the new California money, was caged in by the words "Magnetic Powder and Pills for Insects and Rats."

—Matthew Brady, *Reprinted from the S.F. Independent, August 17, 1993*



The Complete Guide to Liberty Seated Half Dollars

Once again, this issue's subject is another work from the prolific DLRC Press. The latest in its series of specialized books on United States coinage is *The Complete Guide to Liberty Seated Half Dollars*. The authors are Randy Wiley and Bill Bugert, two old friends of this writer and fellow enthusiasts of

these attractive and interesting coins. Having collected and studied this series extensively, I anticipated the publication of this book with much eagerness. It is therefore with some regret that I report my disappointment with the finished product. Perhaps I should say "unfinished" product, as this is my principal complaint: the book is simply not complete as claimed.

Wiley and Bugert do a superb job in describing the technical aspects of these coins; their varying weights, diameters, reeding counts and other arcane data are finely detailed through the use of tables and charts. Most of this information has appeared previously in scattered articles published in *The Gobrecht Journal*, but to have it sorted out and presented logically in one volume is quite useful.

The authors' grading guide is also a success, being far more useful than any of the various general guides published previously. For the first time, acknowledgement is made that the various subtypes within the Liberty Seated Half Dollar series must be graded by slightly different standards. This will help to alleviate some of the confusion which has occasionally made the purchase of these coins quite difficult.

As is usual with books in the *Complete Guide* series, the better part of this work is occupied with an analysis of each date and mint combination of the Liberty Seated Half Dollar. For a series which was coined for more than fifty years, this includes a great many coins, and one or more pages are devoted to each. Wiley and Bugert have done a reasonably good job with this section, although no effort was made to conform to the format established with earlier works in the series. This may be the publisher's fault for not having imposed a stricter formula.

Typically, this section should include a description of varieties (done), a price history at fixed intervals (not done) and a few general comments about strike and luster (done in part). In actuality, it is not the omissions so much as a few of the features included which disturb me. I am puzzled by their choice as the first heading under each date/mint combination a statement of the authors' level of effort. For instance, under the listing for 1855 is found the comment "Authors' Research Effort: . . . substantial". 1855-O is described as

having required "moderate" effort, while 1855-S drew from them an "extensive" effort. What do these terms mean, and why should such information be of interest to the readers?

The appendices are very limited for a book which covers such a vast subject. Some of this may be attributed to the authors' placement in the body of the book much of the information which could have appeared in appendices. Examples of this include the number of dies identified for each date and the number of reeds counted along each coin's edge. Ideally, this information should have been repeated in tabular form within appendices for the ease of the user, a technique employed with previous books in the series. This is a minor complaint, all things considered. The glossary is adequate for understanding the text, and the list of reference works consulted is impressive. One irksome point is that the *The Gobrecht Journal* is cited solely by its collective volumes, not by individual articles and authors. Speaking as one who did much of the pioneering research for this coin type, from which information such a book is made possible, I'm somewhat disturbed that so little recognition is given to those who have contributed to this body of knowledge without profiting in any way from the current volume. Perhaps, it is only my wounded ego speaking, but I believe it's the responsibility of both the authors and the publisher to see that proper recognition is made of those whose work was incorporated into the book. I am aghast that there's no page of acknowledgments anywhere in this volume, aside from the mentioning in the appendices of two persons who are described as major contributors. What their contributions were is not stated, although such may be inferred by those who know the persons named.

These considerations aside, the major deficiency with this book is the lack of adequate background information on the series. The history of the Liberty Seated Half Dollar takes up just one-half of one page and includes no illustrations at all. The authors' review of error coins, counterfeit and altered pieces occupies all of one and one-quarter pages, with but a single photograph. This slapdash treatment is inexcusable in a book which claims to be "complete" and betrays very poor judgment on the part of the authors. Greater still is the blame which must be assigned the publisher for rushing to print a very incomplete book.

Although disappointing overall, *The Complete Guide to Liberty Seated Half Dollars* is still a "must own" book for specialists in this series. It is not a work that I can recommend for a general library of United States numismatics. Published only in hardcover, it is available at \$59.95 (plus \$3.50 postage) from the authors: Randy Wiley & Bill Bugert, P. O. Box 442, Clifton, VA 22024.

An Introduction to Reckoning Counters

by Benj Fauver



What the heck is a reckoning counter? If you have ever tried to add two numbers expressed in Roman numerals, you can understand the problem accountants faced in the days before Arabic numerals. Reckoning counters together with their counting boards permitted the

manipulation of digits in a manner similar to that performed on an abacus. A counting board was usually a cloth or wooden board with several parallel lines drawn on it. The bottom line represented "ones," the second line "tens," the third "hundreds," the fourth "thousands," etc. The space above the bottom line represented "fives," the second space "fifties," the third space "five hundreds," and so on. Such a counting board is illustrated below in Figure 1. Reckoning counters always represented a value (e.g. cows, bushels, barrels, etc.), when they were placed on a specific line or space of the board.

Let us run through an example to illustrate one way in which a counting board was used. Say that we have the Roman numeral DCCXXVIII. This is the equivalent of the Arabic numeral 728. Say that we wish to add the Roman numeral CXCIV to it. These days we can translate the Roman numeral into its Arabic equivalent, 194. Before Arabic numerals became available or accepted in Europe, however, this translation could not be performed. Instead, we would have turned to the counting board. We would have cast out reckoning counters in a pattern similar to that found on Figure 2, to represent DCCXXVIII. Figure 3 shows how we would represent CXCIV. Now the fun begins.

By manual manipulation of the counters in conjunction with very simple mental arithmetic, we add DCCXXVIII and CXCIV. Five of the counters on the bottom "ones" line are scooped up and replaced with one counter in the "fives" space. Next, the two counters in "fives" space are removed and replaced with one counter on the "tens" line. Continuing to work our way up the counting board, we next take away five counters from the "tens" line, and replace them with one counter in the "fifties" space. Then, the two counters in the "fifties" space are scooped up and replaced with one counter on the "hundreds" line. Figure 4 shows the final sum, translated back into Roman numerals, CMXXII, which we know as 922. It is likely that this system of counter manipulation in conjunction with simple mental arithmetic evolved from the practice of counting on one's fingers. Ten is the limiting mental sum in both systems.

The rudiments of this system were developed in Greek and Roman times, according to archeological evidence. Pebbles and pieces of bone or horn without design or inscription were employed then. Such objects as well as coins may have been used during the Dark Ages in those areas where the counting board was utilized. It was not until the 12th or 13th centuries that coin-like metal planchets were first hammered or cast with devices and legends specifically intended as reckoning counters. To numismatists these coin-like counters have been the subject of extreme confusion ever since. This system of accounting continued for some four to five hundred years and

1000s

500s

100s

50s

10s

5s

1s

Figure 1

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Figure 2

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Figure 3

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Figure 4

expanded from the exclusive use by subordinates of the nobility and large commercial enterprises to its application by common men. A lengthy period of transition to Arabic numerals increased the opportunity for confusion - both to contemporary consumers and modern numismatists.

Undoubtedly reckoning counters saw use as money. In England during the early years of counter use, they closely resembled official coinage. There is evidence that some of the punches used to create dies for English coinage were also used to create dies for the country's reckoning counters. In order to distinguish reckoning counters from coins during this era, the former were often pierced after striking. This pierce was not so large or deep as to impede the function of the counter, but was sufficiently obvious to permit identification. In countries such France and England, where the early coinage was of precious metal, and where counters were normally of brass, copper or latten,¹ the confusion was less. Then some enterprising fellow figured out how to plate the counters so that they looked like gold and silver coins. However, in countries such as Portugal, where base metal coinage was introduced relatively early, one finds reckoning counters having been catalogued as coins by authorities in the field. When even the experts were confused, pity the layman.

Some collectors contend that they can distinguish reckoning counters from coins by the thickness of the planchet, coins being relatively "thick" and reckoning counters "thin." The use of this rule simply adds to the confusion. During certain periods in parts of Europe, reckoning counters were generally thicker than contemporary coins. At other times both were very thin. A much more useful guide is the relative degree of relief. In general reckoning counters show shallower relief than do contemporary coins. When you think about how these counters were intended, this distinction makes sense. Low relief made casting, scooping and sliding easier, and facilitated stacking for ready use.

One of the most distinctive and popular of reckoning counters shows a *rechenmeister* casting counters on a board. This design saw use largely during the 1500s and early 1600s. Our language still carries remnants of this now long-forgotten mathematical method. You may have heard reckoning counters called *jetons* from the French *jeton*, "to cast." We still speak of "counters" in retail shops. This term has come down to us from the surfaces used in by-gone shops to make accounts of purchases. The Chancellor of The Exchequer in England, an office somewhat similar to the Secretary of the Treasury in the United States, takes his name from *exchequer*, an early term for the counting board.

The introduction of Arabic numerals into Europe allowed mental manipulation of columned digits. The availability of cheap paper upon which columned digits could be written permitted the gradual replacement of the counting board. Since WWII many companies have

continued on page 26

¹ Latten equals approximately 60% copper, 30% zinc and 10% lead.

The Barmaid's Lament

England's Double Florin Coin of 1887-1890

by L.V. Reppeteau

All that evening the smoke-filled bar of the 1887 English pub echoed with laughter and song, interlaced with toasts to Her Majesty, the Queen. Victoria had been sitting on the throne for fifty years, fifty years that had seen the continual growth of the kingdom into a world empire, one upon which the sun never set.

Having closed for the night, the pub owner commenced to tally the day's receipts. Suddenly, he turned towards the young barmaid. Holding up two large silver coins he said, "Lass, these two bloody new double florins were in the money box. I hope no one gave change for them a'thinkin' they were crowns."

The girl made no reply, but continued to wash the dirty tankards. She remembered the stranger with the London accent. During the evening he had bought two pints of the "house best" ale. Both times he paid with large silver coins, coins which he slid across the bar and casually mentioning that he was paying with a crown. He appeared to be a "gent," and being busy, she had accepted his word.

An acknowledgement could well mean her position, for, she recalled, that is what happened to Mary, a barmaid at the Red Hart Inn. She had given the wrong change for one of the cursed new coins. Also, poor Sara, her friend at the draper's shop in High Street, had been sacked for too often accepting the new double florin as a crown. Why, on why, had Her Majesty's government so cursed the poor shop girls and barmaids of England with two coins so near in size and design?

To commemorate the 1887 Golden Jubilee of the crowning of Queen Victoria Great Britain had introduced a new series of gold and silver coins. Since Victoria's ascension to the throne the bust most commonly used on coins had been that of a young, bare-headed girl. Alas, the queen was no longer young. The time had come to portray a more matronly monarch to the world. It was therefore decreed that all of the new coins, both silver and gold, were to carry a common obverse consisting of:

VICTORIA D:G: BRITT: REG: F: D:

Bust of Queen Victoria facing left, crowned with the imperial crown from which is suspended a veil falling behind her head. On the breast of her gown the ribbon and Star of The Garter and the badge of the Imperial Order of the Crown of India, and on her shoulder, in minute letters, J.E.B.

The new bust, prepared by mint engraver L.C. Wyon, and adopted from a Jubilee medal by Sir J.E. Boehm, immediately came under fire. It had what many called "A ridiculously small Imperial arched crown perched precariously on the Royal Head." For years there had been proposals from both private and governmental sectors to reconstruct England's coinage by abolishing the traditional pound/shilling/pence system and adopting decimalization. As early as 1682 Sir William Petty advocated increasing the number of farthings in a penny from four to five so as to "keep all accompts in a way of decimal



1887 Double Florin

arithmetic.” So it was in 1887 that those in government who supported such a change seized the opportunity to take the first step on that road with the introduction of a new silver coin, a double florin. It was in value the equivalent of four shillings (48 pence), a coin which would equate to a dollar in a decimal coinage system.

The reverse design of the new coin, *which interestingly gave no indication of its denomination*, was:

FID: DEF: BRITT: REG:

Four crowned shields arranged in a cross, reading clockwise England, Ireland, Wales and Scotland. In the center the Star of The Garter, in the angles four scepters. The edge was milled.

The coin's weight was fixed at 22.6207 grams. It had a fineness of thirty-seven fortieths of fine silver (.925) and diameter of thirty-six millimeters.

While those advocates of decimalization cheered the introduction of the double florin, there were those in the mint who were no so optimistic. We find buried in the Seventeenth Annual Report of the Deputy Master of the Mint - 1887:

One addition will be made to the coins now in circulation by the issue of a double-florin. ... it remains to be seen whether this handsome coin will be generally popular.

In addition to the new denomination of a double florin, and after a lapse of forty years, a bureaucratic decision was made to reissue the silver crown with a face value of five shillings (60 pence). This was a coin that had never found favor with the general public, but here it was again, only 2.5 millimeters in diameter larger than the new double-florin. It even shared the same obverse and likewise had *no indication of value*. Its reverse design was Saint George and the Dragon, the date 1887 and bore the minute initials, B.P.

It weighed 28.2749 grams, was .925 fine and had a diameter of 38.5 millimeters.

As soon as the new coins were placed in circulation the obvious problem of having two silver coins so close in size and appearance immediately surfaced. For the shopkeeper and the general public there existed the ever constant problem of honest error in making change. The door was also opened



1887 Crown

to those of a larcenous turn of mind to foster double-florins as crowns on simple country folk and unsuspecting foreigners. These issues were to continue throughout the four year life of the double-florin.

However, there were those who did at first welcome the new large denomination coins. In the 1889 Annual Mint Report is the statement:

The extra ordinary demand for silver coin was no doubt attributable in some degree to a revival of trade in the United Kingdom stimulated by arrangements made for paying wages in dockyards and other large Government establishments in silver instead of in half-sovereigns ... (It) may be presumed that the demand in 1889 for crowns and double-florins come mainly from the larger employers of labor, who find them convenient for the payment of wages....

By 1891 things had changed. The boom years were over and hard times had set in. There was no longer a need for higher denominations in silver. In February the Chancellor of Exchequer bowing to public pressure and criticism appointed a committee "to enquire into the designs of coins." This six man committee (what we would call today "Blue Ribbon") consisted of:

- John Evans, President of the Royal Numismatic Society
- C.W. Fremantle, Deputy Master of The Mint.
- Sir Frederic Leighton, President of The Royal Academy
- Sir John Lubbock, Member of Parliament
- Davis Powell, Deputy Governor of the Bank of England
- Richard Wade, Chairman of the National Provincial Bank

The conclusions of the committee may be found in the 1891 Royal Mint Report which states that the committee was:

Unanimously of the opinion that it is undesirable to retain in circulation two large silver coins so nearly similar in size and value as the crown and double florin, and recommend, after careful consideration, that the issue of double florin should be discontinued.

Thus ended a four year attempt to progress the decimalization of the British monetary system. It would take another eighty years before a final goodbye would be said to the traditional pounds, shillings and pence.

It can well be imagined that with the announcement of the discontinuance of the double florin, a great sigh of relief was heard throughout England. That

evil coin, that bane of the English shop girls and barmaids was dead.

DOUBLE FLORIN MINTAGE FIGURES 1887-1890

1887	Roman numeral "I" in date Arabic numeral "1" in date (both vars.)	483,347
1888*	Second "i" in Victoria normal Second "i" in Victoria as an inverted "1" (both)	243,340
1889*	Second "i" in Victoria normal Second "i" in Victoria as an inverted "1" (both)	1,185,111
1890	782,146
TOTAL NUMBER OF CIRCULATION STRIKES		2,693,944

Proof coins were made in 1887 with both Roman and Arabic "ones." Mintage for the former are estimated at 1,089, the latter at 2916.

*The second I in Queen's name is an inverted 1. This is actually caused by a broken 1 punch, according to Seaby & Rayner.

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Reckoning Counters, from page 26

begun using computers. When computers and programs used to update accounts are first introduced, there normally is a transition period. Typically, this transition can last from several months to over a year, often with parallel systems being maintained until both management and employees gain confidence in the new system. Such transition periods occurred when Arabic numeral accounting replaced the counting board at different times and places in Europe and its dependencies. Backwaters, such as the American Colonies, were the last to yield. There were powerful vested interests and centuries of sheer habit which combined to resist such a major change. Consequently, in some parts of Europe, the transition took more than a hundred years.



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